PTO/SB/21 (12-97)
Approved for use through 9/30/00. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
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TRANSMITTAL		Application N	umber	09 846,556		
		Filing Date		04/30/2001		
		First Named In	nventor	SATIO ALI MIRZA KHAN		
(to be used for all correspondence after initial filing)		Group Art Unit		2161		
	:		Examiner Nam	e	NGA NGUYEN	
Total Number	of Pages in This Subr	nission	Attorney Docke	t Number		
		ENCLOS	URES (check a	II that app	(y)	
Fee Transi	mittal Form		ent Papers		After Allowance Communication to Group	
X Fee	Attached	Drawing	. ,		Appeal Communication to Board of Appeals and Interferences	
Amendme	nt / Response	Licensin	g-related Papers	li	Appeal Communication to Group	
Afte	er Final	Petition I	Routing Slip (PTO/ ompanying Petition	SB/69)	(Appeal Notice, Brief, Reply Brief) Proprietary Information	
Affi	davits/declaration(s)	To Conve	To Convert a		Status Letter	
	-/ <del>***</del>	Power of	Altomey, Revocation		Additional Enclosure(s)	
Extension	of Time Request	Change of Address	Change of Correspondence		(pleame identity below):	
Express Ab	andonment Request	Terminal Disclaimer		FEB 2 7 2002		
Information Disclosure Statement Sma			Small Entity Statement			
Certified Copy of Priority		Request for Refund		Technology Center 2100		
Document(s) Response to Missing Parts/		Remarks	SXTRA		91112	
Incomplete	Application		ZNIKI	CQ	().01	
	ponse to Missing s under 37 CFR			•		
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	SIGNATU	RE OF APPLIC	ANT, ATTORNE	Y, OR AG	SENT	
Firm or Individual name	SAJID	ALI M	IRZA	KHA	N	
Signature	Olar	•				
Date	2.5	17.02				
CERTIFICATE OF MAILING						
hereby certify that envelope addresse	t this correspondence od to: Assistant Commi	is being deposited	with the United S	lates Posta	I Service as first class mail in an n this date:	
Typed or printed na	ame	······································				
Signature				Date		

PTO/SB/17 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032.
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE o a collection of information unless it displays a valid OMB control number.

## **FEE TRANSMITTAL** for FY 2001

Patent fees are subject to annual revision.

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Application Number	09/846,556	
Filing Date	04/30/2001	
First Named Inventor	SAJID ALI M. KHAN	•
Examiner Name	NGA NG 47EN	. •
Group Art Unit	2161 Rec	eived
Attorney Docket No.	1109	0

METHOD OF PAYMENT	FEE CALCULATION (continued)	FFB 2 7 2002
The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:  Deposit	3. ADDITIONAL FEES Large Small Entity Entity	Technolog/ Center 21
Account Number	Fee Fee Fee Fee Fee Description Code (\$) Code (\$)	Fee Paid
Deposit Account	105 130 205 65 Surcharge - late filing fee or oath	
Name Charge Any Additional Fee Required	127 50 227 25 Surcharge - late provisional filing fee or cover sheet	·
Under 37 CFR 1.16 and 1.17  Applicant claims small entity status.	139 130 139 130 Non-English specification	
See 37 CFR 1.27	147 2,520 147 2,520 For filling a request for ex perte reexamination	
2. Payment Enclosed: Check Credit card Money Other	112 920* 112 920* Requesting publication of SIR prior to Examiner action	
West Control C	113 1,840° 113 1,840° Requesting publication of SIR after Examiner action	
FEE CALCULATION	115 110 215 55 Extension for reply within first month	
1. BASIC FILING FEE	116 390 218 195 Extension for reply within second month	
Large Entity Small Entity Fee Fee Fee Fee Description	117 890 217 445 Extension for reply within third month	
Code (\$) Code (\$)	118 1,390 218 695 Extension for reply within fourth month	
101 710 201 355 Utility filling fee	128 1,890 228 945 Extension for reply within fifth month	· .
108 320 206 160 Design filing fee	119 310 219 155 Notice of Appeal	
107 490 207 245 Plant filing fee 108 710 208 355 Religion filing fee	120 310 220 155 Filing a brief in support of an appeal	
114 150 214 75 Provisional filing fee	121 270 221 135 Request for oral hearing	<b></b>
	138 1,510 138 1,510 Petition to institute a public use proceeding	<del></del>
SUBTOTAL (1) ((\$)	140 110 240 55 Petition to revive - unavoidable	<del> </del>
2. EXTRA CLAIM FEES	141 1,240 241 620 Petition to revive - unintentional	I
Extra Claims below Fee Paid	142 1,240 242 620 Utility Issue fee (or relatue)	
Total Claims -20** = X X	143 440 243 220 Design Issue fee	<del></del>
Independent - 3** = X = =	144 600 244 300 Plant laive fee	
Multiple Dependent	122 130 122 130 Petitions to the Commissioner	
A P. 114. A M. 11.	123 50 123 50 Processing fee under 37 CFR 1.17(q)	
Large Entity Small Entity Fee Fee Fee Fee Fee Description	128 180 126 180 Submission of Information Disclosure Stmt	
Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	581 40 581 40 Recording each patent assignment per property (times number of properties)	
102 80 202 40 Independent claims in excess of 3	146 710 248 355 Filing a submission after final rejection (37 CFR § 1.129(a))	
104 270 204 135 Multiple dependent claim, if not paid	.149 710 249 355 For each additional invention to be	
109 80 209 40 ** Reissue independent claims over original patent	examined (37 CFR § 1.129(b))	
110 18 210 9 "Rejssué daims in excess of 20	179 710 279 355 Request for Continued Examination (RCE)	
and over original patent	169 900 169 900 Request for expedited examination of a design application	
SUBTOTAL (2) (\$)	Other fee (specify)	
*for number previously peld, if greater, For Relaxues, see above	*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)	<u> </u>

Complete (# app SUBMITTED BY Registration No. Telephone 201.8141808 7.02 Date Signature

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Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will very depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

In The United States Patent and Trademark Office

Application Number:

09/846,556

Application Filed:

04/30/2001

**GROUP ART UNIT: 2161** 

Received

FEB 2 7 2002

**Technology Center 2100** 

Title: Debit cards and credit cards with weekly limits

Examiner: Nga Nguyen

First Named Applicant:

Sajid Ali Mirza Khan

Extra Claim

Assistant Commissioner for Patents

Washington D.C. 20231

Sir:

I would like to introduce a debit card, which is also a credit card. When the money in the debit card account is zero, the debit card becomes a credit card with a predetermined credit limit. This debit/credit card will allow money to be withdrawn or goods bought even when there is no money in the debit card account.

Thanking you,

Yours sincerely,



Sajid A. M. Khan

2 Union PL

Ridgefield Park

N.J 07660

201-814-1808